

Information to identify the case:

Debtor 1	<u>Ashley S. Kutterna</u>	Social Security number or ITIN	xxx-xx-3556
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-10288-JCM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ashley S. Kutterna

11/6/23

By the court: John C. Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ashley S. Kutterna
Debtor

Case No. 23-10288-JCM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 2

Date Rcvd: Nov 06, 2023

Form ID: 318

Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2023:

Recip ID	Recipient Name and Address
db	+ Ashley S. Kutterna, 3107 Bird Drive, Erie, PA 16510-2729
15605557	Capital One Bank, P.O. Box 32193, Salt Lake City, UT 84130
15605564	Nationstar dba Mr. Cooper, P.O. Box 199111, Dallas, TX 75235

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QJBSPERO.COM	Nov 07 2023 05:03:00	Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507
smg	EDI: PENNDEPTREV	Nov 07 2023 05:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 06 2023 23:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 07 2023 05:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 06 2023 23:59:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Nov 07 2023 05:03:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15605556	+ EDI: GMACFS.COM	Nov 07 2023 05:03:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
15605558	+ Email/Text: bankruptcy@jdbyrider.com	Nov 06 2023 23:59:00	CNAC, 12802 Hamilton Crossing Boulevard, Carmel, IN 46032-5424
15605559	+ EDI: WFNNB.COM	Nov 07 2023 05:03:00	Comenity Bank, P.O. Box 182789, Columbus, OH 43218-2789
15605560	+ Email/Text: electronicbkydocs@nelnet.net	Nov 06 2023 23:59:00	Department of Education/Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904
15605561	EDI: AMINFOFP.COM	Nov 07 2023 05:03:00	First Premier, 3820 N Louise Avenue, Sioux Falls, SD 57107-0145
15605562	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Nov 06 2023 23:59:00	Fortiva/TBOM, 5 Concourse Parkway, Suite 400, Atlanta, GA 30328-9114
15605563	+ Email/PDF: resurgentbknofications@resurgent.com	Nov 07 2023 00:09:16	LVNV Funding LLC, 55 Beattie Place, Greenville, SC 29601-5115
15605565	+ EDI: WTRRN BANK.COM		

District/off: 0315-1

User: auto

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Date Rcvd: Nov 06, 2023

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Total Noticed: 16

Nov 07 2023 05:03:00

TD Bank/Target, 7000 Target Parkway N, Mail Stop NCD-0450, Minneapolis, MN 55445-4301

15605566

+ Email/Text: collections@widgetfinancial.com

Nov 06 2023 23:59:00

Widget Federal Credit Union, 2154 East Lake Road, Erie, PA 16511-1140

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Byrider Finance, LLC DBA CNAC
cr		NATIONSTAR MORTGAGE LLC
aty	*+	Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com
Christian M Rieger	on behalf of Debtor Ashley S. Kutterna crierlaw@gmail.com
Garry Alan Masterson	on behalf of Creditor Byrider Finance LLC DBA CNAC pitecf@weltman.com, gmasterson@weltman.com
Joseph B. Spero	on behalf of Trustee Joseph B. Spero sperofirm@sperolawoffice.com jspero@ecf.axosfs.com;legalmom18@hotmail.com;kmrougeux@sperolawoffice.com
Joseph B. Spero	sperofirm@sperolawoffice.com jspero@ecf.axosfs.com;legalmom18@hotmail.com;kmrougeux@sperolawoffice.com
Marta Elena Villacorta	on behalf of U.S. Trustee Office of the United States Trustee marta.villacorta@usdoj.gov
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

TOTAL: 7